Amendments To Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1.   (currently amended) A method for a client to authorize an automated ~~clearance~~ clearing house (ACH) transaction, the method comprising the steps of:

prompting the client to enter authentication credentials to access an online interface to a financial provider network;

a)   ~~providing~~ allowing the client to access the online ~~web~~ interface when the authentication credentials are verified ~~to a financial services provider network~~, wherein the online interface enables the client to define ACH transaction parameters including whether the ACH transaction is at least one of one-time, recurring, and scheduled;

b)   ~~allowing secure access to the online web interface;~~

c)   ~~providing set-up and authorization information;~~

d)   ~~accepting set-up and authorization information and criteria; and~~

storing the ACH transaction parameters in a database; and

e)   executing an authorized ACH transaction based on the ~~set-up and authorization information~~ ACH transaction parameters, wherein the authorized ACH transaction debits a first account and credits a second account.

2.   (currently amended) The method of claim 1, further comprising the steps ~~of~~ of:

f)   modifying the ACH transaction parameters to create modified ACH transaction parameters ~~set-up and authorization information and criteria;~~

g)   ~~accepting~~ storing the modified ACH transaction parameters in a database ~~client set-up and authorization information and criteria~~; and

h)   providing notice of ~~the~~ an executed ACH transaction.

3.   (currently amended) The method of claim 2, further comprising the step of providing access to the ACH transaction parameters ~~inputted set-up and authorization information and criteria~~ and ACH transactions history.

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Claim 4 (canceled)

5.   (currently amended) The method of claim ~~1~~ 4, wherein the ACH transaction is an ACH-in transaction that electronically transfers client funds from a client account at a third party financial institution to a ~~at least one~~ client account at ~~the~~ a financial service provider.

6.   (currently amended) The method of claim 2, wherein the ~~inputted set up and authorization information and criteria comprises~~ ACH transaction parameters comprise:

a routing number ~~numbers~~ for a ~~client~~ third party financial institution,

~~at least one~~ a client account number at the ~~client~~ third party financial institution and financial service provider; and,

an amount of funds to be transferred between ~~at least one~~ a client account in the ~~client~~ third party financial institution and ~~at least one~~ a client account at the financial service provider ~~provider; and criteria indicating a recurring, non-recurring or one-time ACH transaction~~.

7.   (currently amended) A method for authorizing an automated ~~clearance~~ clearing house (ACH) transaction, the method comprising the steps of:

prompting a client to enter authentication credentials to access an online interface to a financial provider network;

~~a)~~   ~~providing an~~ allowing the client to access the online ~~web~~ interface when the authentication credentials are verified ~~on a financial services provider network~~, wherein the online interface enables the client to define ACH transaction parameters including whether the ACH transaction is at least one of one-time, recurring, and scheduled;

~~b)   allowing secure access to the online web interface via the internet;~~

~~c)   receiving authorization information and criteria at the interface;~~

~~d)   accepting and acknowledging the authorization information and criteria;~~

~~e)~~   automatically executing an authorized ACH transaction based on the ~~authorization information~~ ACH transaction parameters.

8.   (currently amended) The method of claim 7, further comprising the steps of:

f)   notifying the client of the executed ACH transaction.

g)   enabling modification of the <u>ACH transaction parameters</u> ~~authorization~~

~~information~~; and

h)   ~~accepting~~ <u>storing</u> and acknowledging the modified <u>ACH transaction</u>

<u>parameters</u> ~~authorization information~~.

9.   (currently amended) The method of claim 8, wherein the access to the online

~~web~~ interface is via a computer having a web browser application.

Claim 10 (canceled)

11.   (original) The method of claim 10, wherein the ACH transaction is an ACH-in

transaction.

12.   (currently amended) The method of claim 8, wherein the inputted

~~authorization information includes~~ <u>ACH transaction parameters include</u> information selected

from the group <u>comprising</u> ~~consisting of~~:

    <u>a</u> routing <u>number</u> ~~numbers~~ for a third party financial institution;

    an account number at a third party financial institution; <u>and,</u>

    an amount of funds to be <u>transferred.</u> ~~transferred; and~~

    ~~criteria indicating a recurring, non-recurring or one time ACH transaction.~~

13.   (currently amended) A method for a client to individually set-up and authorize

an automated ~~clearance~~ <u>clearing</u> house (ACH) in transaction, the method comprising the steps

of:

    a)   providing an online ~~web~~ interface on a financial services provider network <u>to</u>

<u>enable the client to define ACH-in transaction parameters including whether the ACH-in</u>

<u>transaction is at least one of one-time, recurring, and scheduled;</u>

    b)   allowing ~~a~~ <u>the</u> client to securely access the online ~~web~~ interface via a client

computer having a web browser application;

~~c)   permitting the client to input authorization information and criteria via the client computer;~~

d)   ~~accepting~~ storing and acknowledging the ~~authorization information and criteria~~ ACH-in transaction parameters;

~~e)~~   automatically executing an authorized ACH-in transaction based on the ~~client inputted authorization information and criteria~~ ACH-in transaction parameters to electronically transfer client funds from a client account at a third party financial institution to ~~at least one~~ a client account at the financial ~~service~~ services provider;

f)   notifying the client of the completed ACH-in transaction; and

~~g)~~   enabling the client to modify the ~~authorization information and criteria~~ ACH-in transaction parameters.

14.   (currently amended) The method of claim 13, further comprising the step of storing ~~accepting~~ and acknowledging the modified ~~authorization information and criteria~~ ACH-in transaction parameters.

Claim 15 (canceled)

16.   (currently amended) The method of claim 14, wherein the ~~inputted authorization information and criteria~~ ACH-in transaction parameters comprises:

a routing number ~~numbers~~ for a client third party financial institution,

a ~~at least one~~ client account number at the client third party financial institution and financial service provider; and,

an amount of funds to be transferred between ~~at least one~~ a client account in the client third party financial institution and ~~at least one~~ a client account at the financial service provider. ~~provider; and criteria indicating a recurring, non-recurring or one-time ACH-in transaction.~~